

Information to identify the case:

Debtor 1	<u>Richard C. Smith Jr.</u>	Social Security number or ITIN	xxx-xx-6717
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tanisha C. Green-Smith</u>	Social Security number or ITIN	xxx-xx-2557
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-34489-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard C. Smith Jr.

Tanisha C. Green-Smith
aka Tanisha C. Smith, aka Tanisha C. Green

5/9/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard C. Smith, Jr.
 Tanisha C. Green-Smith
 Debtors

Case No. 13-34489-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 95

Date Rcvd: May 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2019.

db/jdb +Richard C. Smith, Jr., Tanisha C. Green-Smith, 1029 North 24th Street,
 Camden, NJ 08105-3813

cr +BSI Financial Services as servicer for US Bank Tru, Friedman Vartolo, LLP,
 85 Broad Street, Suite 501, New York, NY 10004-1734

nc Robert Hensler, 888B Haddon Avenue, Collingswood, NJ 08108

514340322 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461

514340323 +American Honda Finance Co, c/o Law Offices of Ross Gelfand LLC,
 1265 Minhinette Drive Ste 150, Roswell, GA 30075-3656

514340326 +American Housing Authority, 23016 Lake Forest Drive Ste A 397, Laguna Hills, CA 92653-1324

514552315 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504

514340327 Anesthesia & Critical care Spec, PO Box 2099, Jupiter, FL 33468-2099

514548581 Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407

514340328 Apogee Finance, 1045 Cooper Street, Deptford, NJ 08096-3033

514340336 +CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105

514340352 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Svcs., PO Box 688966,
 Des Moines, IA 50368-8966)

514340340 +CNAC LLC dba CAAC, c/o Sklar Markind, 102 Browning Lane Building B Ste 1,
 Cherry Hill, NJ 08003-3195

514340337 +Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044

514340338 +Cherry Hill emergency Phys Services, c/o IMBS, PO Box 189053, Planatation, FL 33318-9053

514340339 +City of West Palm Beach Fire Rescue, PO Box 3366, Finance Dept,
 West Palm Beach, FL 33402-3366

514340342 Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210

514340343 +Doctors Business Bureau, 202 N Federal Hwy, Lake Worth, FL 33460-3438

514524583 EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneappolis, MN 55440-1109

514340344 Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021

514340345 Emerg Phy Assoc of S Jersey PC, c/o ARS Account Resolution, 19=801 NW 66th Ave Ste 200C,
 Plantation, FL 33313-4571

514340346 Emrg Phy Assoc of S Jersey PC, PO Box 635999, Cincinnati, OH 45263-5999

514509749 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

514340349 +Genaro Molina, c/o Robert Hensler, Esq, 601 Haddon Avenue, Collingswood, NJ 08108-3740

514340350 +General Electric Capital Corp, c/o J C Christensen & Associates Inc, PO Box 519,
 Sauk Rapids, MN 56379-0519

514340353 HRRG, PO Box 5406, Cincinnati, OH 45273-7942

514340357 Imaging Associates, c/o Doctors Business Bureau, 202 N Federl Hwy,
 Lake Worth, FL 33460-3438

514340360 Kennedy Health, c/o Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388

514340361 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823

514340362 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823

514340363 Kennedy University Hospital, PO Box 48023, Newark, NJ 07101-4823

514340364 +Law Offices Thomas & Cook, 57 Cooper Street, PO Box 598, Woodbury, NJ 08096-7598

514340365 Litton Mortgage Center, 24 Greenway Plz #712, Houston, TX 77046-2401

514340367 Mercury Indemnity Co, PO Box 30166, Tampa, FL 33630-3166

514340371 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331

514340375 PNC Bank, Attn Bankruptcy Dept, 27390 Liberty Avenue, Pittsburgh, PA 15222

514340373 Palm Beach pathology, PO Box 4117, West Palm Beach, FL 33402-4117

514340374 #+Penn Credit Corp, PO Box 988, Harrisburg, PA 17108-0988

514340376 +Professional Gastronenterology Assoc., 1939 Rt 70 E Ste. 250, Cherry Hill, NJ 08003-4510

514340378 +Regional Orthopedic PA, PO Box 8850, Turnersville, NJ 08012-8850

514340380 +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

514340381 +South Jersey Federal Credit Union, c/o Transworld Systems, PO Box 1864,
 Santa Rosa, CA 95402-1864

514340382 +Spa Fitness, c/o Tek Collect, PO Box 1269, Columbus, OH 43216-1269

514340383 Specialized Loan Services, 8742 Lucent blvd Ste 300, Highlands Ranch, CO 80129-2386

514340384 St. Mary's Medical Center, PO Box 532542, Atlanta, GA 30353-2542

514510997 +U.S. Bank National Association, not in its individ, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

517600547 +U.S. Bank Trust National Association, c/o BSI Financial Services,
 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

517600548 +U.S. Bank Trust National Association, c/o BSI Financial Services,
 1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,
 c/o BSI Financial Services 75038-2480

514340388 UMDNJ Som, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635

514340389 Underwood Memorial Hospital, Billing Office, 509 North Broad Street,
 Woodbury, NJ 08096-1697

514340392 +Vanguard Anesthesia, c/o Community Collections Inc, 2444 Morris Ave Ste 103,
 Union, NJ 07083-5711

District/off: 0312-1

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Form ID: 3180W

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Total Noticed: 95

Date Rcvd: May 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 09 2019 23:53:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 23:53:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

514359307 EDI: HNDA.COM May 10 2019 04:13:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

514340329 EDI: CINGMIDLAND.COM May 10 2019 04:13:00 AT&T Wireless, PO Box 8220, Aurora, IL 60572-8220

514340324 EDI: BASSASSOC.COM May 10 2019 04:13:00 American Honda Finance Corp, c/o Bass & Associates, Suite 200 3936 E. Fort Lowell Road, Tucson, AZ 85712-1083

514479322 EDI: AIS.COM May 10 2019 04:13:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

514701752 +EDI: BASKLAR.COM May 10 2019 04:18:00 CNAC, LLC dba CAAC, c/o Andrew Sklar, Esquire, Sklar Law, LLC, 1200 Laurel Oak Road, Suite 102, Voorhees, New Jersey 08043-4317

514340330 +EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

514340331 EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884

514340332 EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One Bank (USA), N.A., PO Bx 71083, Charlotte, NC 28272-1083

514340333 EDI: CAPITALONE.COM May 10 2019 04:14:00 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

514340334 EDI: MERRICKBANK.COM May 10 2019 04:13:00 Carson Smithfield, PO Box 30537, Tampa, FL 33630-3537

514340341 EDI: CBS7AVE May 10 2019 04:14:00 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364

514398937 EDI: ECMC.COM May 10 2019 04:13:00 ECMC, PO BO 16408, ST PAUL, MN 55116-0408

514340347 +EDI: CONVERGENT.COM May 10 2019 04:13:00 ER Solutions, 800 SW 39th Street, Renton, WA 98057-4927

514340348 +EDI: AMINFOFP.COM May 10 2019 04:14:00 First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868

514340354 +EDI: HFC.COM May 10 2019 04:14:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253

514340355 EDI: HFC.COM May 10 2019 04:14:00 HSBC Card Servcies, PO Box 80084, Salinas, CA 93912-0084

514340351 +E-mail/Text: info@hfrsl.com May 09 2019 23:54:32 Heritage Financial Recovery Services, 600 East Crescent Avenue Ste 304, Upper Saddle River, NJ 07458-1899

514340356 EDI: IIC9.COM May 10 2019 04:18:00 IC Systems, 444 Highway 96 East, PO Box 64887, Saint Paul, MN 55164-0887

514340358 EDI: IRS.COM May 10 2019 04:14:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346

514429298 EDI: JEFFERSONCAP.COM May 10 2019 04:13:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

514340359 E-mail/Text: BKRMailOPS@weltman.com May 09 2019 23:53:38 Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425

514531110 EDI: MERRICKBANK.COM May 10 2019 04:13:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

514340366 EDI: TSYS2.COM May 10 2019 04:14:00 Macy's, PO Box 183083, Columbus, OH 43218-3083

514340368 EDI: MERRICKBANK.COM May 10 2019 04:13:00 Merrick Bank, PO Box 5721, Hicksville, NY 11802-5721

514340370 E-mail/Text: bankruptcydepartment@tsico.com May 09 2019 23:54:36 NCO Financial Systems, PO Box 15740, Wilmington, DE 19850-5740

514397893 +E-mail/Text: csc.bankruptcy@amwater.com May 09 2019 23:54:48 New Jersey American Water, PO Box 578, Alton, IL 62002-0578

514340372 E-mail/Text: Jessica@OrthocareFL.com May 09 2019 23:54:33 Orthopaedic Care Specialists, 733 US Highway One, North Palm Beach, FL 33408-4513

514551329 EDI: PRA.COM May 10 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541

514559563 +EDI: RESURGENT.COM May 10 2019 04:14:00 PYOD, LLC its successors and assigns as assignee, of Roundup Funding L.L.C., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

514340377 +EDI: CHASE.COM May 10 2019 04:14:00 Providian, PO Box 9016, Pleasanton, CA 94566-9016

514340379 +E-mail/Text: ebn@medassurance.com May 09 2019 23:54:46 Regional Orthopedics, c/o MEDassurance LLC, PO Box 1076, Voorhees, NJ 08043-7076

514340385 E-mail/Text: ebn@wfcorp.com May 09 2019 23:54:52 Strayer Univ Pa Center City, c/o Williams & Fudge Inc, PO Box 11590, Rock Hill, SC 29731-1590

514340386 E-mail/Text: consumerlending@sunfcu.org May 09 2019 23:54:20 Sun Federal Credit Union, PO Box 971, Toledo, OH 43697-0971

514340387 EDI: TDBANKNORTH.COM May 10 2019 04:14:00 TD Bank, Operations Center, PO Box 219, Lewiston, ME 04243

514340391 E-mail/Text: elenas@uscbcorporation.com May 09 2019 23:53:02 USCB Corp, RE;Stratfprd Career Omstotite, PO Bpx 75, Archbald, PA 18403

514340390 EDI: URSI.COM May 10 2019 04:13:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929

514340393 EDI: VERIZONCOMB.COM May 10 2019 04:13:00 Verizon, PO Box 28002, Lehigh Valley, PA 18002-8002

514340394 +EDI: WESTASSET.COM May 10 2019 04:13:00 Worldwide Asset Purchasing, 101 Convernation Ceter Street, Las Vegas, NV 89109-2001

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 95

Date Rcvd: May 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514340395 E-mail/Text: bankruptcy@affglo.com May 09 2019 23:54:00 Worldwide Asset Purchasing LLC,
c/o Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129
514372900 EDI: ECAST.COM May 10 2019 04:14:00 eCAST Settlement Corporation, assignee,
of Capital One Bank (USA), NA, POB 35480, Newark, NJ 07193-5480
514372899 EDI: ECAST.COM May 10 2019 04:14:00 eCAST Settlement Corporation, assignee,
of HSBC Bank Nevada and its Assigns, POB 35480, Newark, NJ 07193-5480
514372901 EDI: ECAST.COM May 10 2019 04:14:00 eCAST Settlement Corporation, assignee,
of Citibank USA, N.A. HOME DEPOT, POB 35480, Newark, NJ 07193-5480

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BSI Financial Services, 85 Broad Street
cr Jefferson Capital Systems LLC
cr U.S. Bank National Association, not in its individ
514340325* American Honda Finance Corp, c/o Bass & Associates, Suite 200 3936 E Fort Lowell Road,
Tucson, AZ 85712-1083
514512254* +U.S. Bank National Association, not in its individ, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514512853* +U.S. Bank National Association, not in its individ, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514513291* +U.S. Bank National Association, not in its individ, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514340335 ##+CBE Group, 131 Towe Park Drive, Suite 100, Waterloo, IA 50701-9374
514340369 ##National Recovery Systems, PO Box 702257, Dallas, TX 75370-2257

TOTALS: 3, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMAC Trust, Series 2013-3T bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor U.S. Bank, et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMAC Trust, Series 2013-3T bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Eric Clayman on behalf of Joint Debtor Tanisha C. Green-Smith jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Eric Clayman on behalf of Debtor Richard C. Smith, Jr. jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 95

Date Rcvd: May 09, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Jeffrey E. Jenkins on behalf of Joint Debtor Tanisha C. Green-Smith jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Debtor Richard C. Smith, Jr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services as servicer for US Bank
Trust National Association, as Trustee of the SCIG Series III Trust
bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
bankruptcy@friedmanvartolo.com
Robert Hensler on behalf of Creditor Genaro Molina rhensler@roberthenslerllc.com
TOTAL: 13